

**Information to identify the case:**

Debtor 1	Randie E. Ricci	Social Security number or ITIN xxx-xx-0770
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	20-13342-ABA	

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Randie E. Ricci  
aka Randie Elizabeth Ricci, fka Randie E. Porter

6/26/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Randie E. Ricci  
DebtorCase No. 20-13342-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 18

Date Rcvd: Jun 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2020.

db +Randie E. Ricci, 30 Quaker Road, Mickleton, NJ 08056-1303  
 518736690 Advocare, LLC, PO Box 71422, Philadelphia, PA 19176-1422  
 518736693 CBCS, PO Box 2589, Columbus, OH 43216-2589  
 518736694 +Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546  
 518736695 +Jefferson Health - New Jersey, 500 Marlboro Road, Cherry Hill, NJ 08002-2020  
 518736696 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 518736697 +MidFirst Bank, 999 N.W. Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051  
 518758228 +MidFirst Bank, Denise Carlon, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518736699 RA Pain Services, PO Box 4605, Lancaster, PA 17604-4605  
 518736700 +RA Pain Services, PA, PO Box 4640, Rutherford, NJ 07070-0464  
 518736701 Rothman Orthopaedics Institute, PO Box 412423, Boston, MA 02241-2423  
 518736702 +Strive Physical Therapy, 224 Strawbridge Drive, Suite 100, Moorestown, NJ 08057-4602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 27 2020 01:28:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 27 2020 01:28:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518736691 +E-mail/Text: bankruptcy@pepcholdings.com Jun 27 2020 01:27:42 Atlantic City Electric, 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600  
 518736692 EDI: BANKAMER.COM Jun 27 2020 04:38:00 Bank of America, PO Box 15019, Wilmington, DE 19850-5019  
 518736698 +E-mail/Text: Bankruptcies@nragsgroup.com Jun 27 2020 01:29:17 NTL Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036  
 518742028 +EDI: RMSC.COM Jun 27 2020 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2020 at the address(es) listed below:

Andrew Finberg on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com, J117@ecfcbis.com  
 Andrew Finberg trustee@sjbankruptcylaw.com, J117@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Richard S. Hoffman, Jr. on behalf of Debtor Randie E. Ricci rshoffman@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;jslachetka@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com  
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5